

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James P. Scholze  
Laura E. Scholze  
Debtors

Case No. 20-01416-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Apr 19, 2024

User: AutoDocket  
Form ID: 3180W

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Total Noticed: 90

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ James P. Scholze, Laura E. Scholze, 1173 Blue Bird Lane, York, PA 17402-9225
5324351	+ CAPITAL ONE, N56 W 17000 RIDGEWOOD DR., MENOMONEE FALLS, WI 53051-5660
5324360	+ CHESAPEAKE VETERINARY CARDIOLOGY, 2146 CHAPMAN ROAD, CHATTANOOGA, TN 37421-1689
5324336	+ JAMES P. SCHOLZE, LAURA E. SCHOLZE, 1173 BLUE BIRD LANE, YORK, PA 17402-9225
5324369	+ MENCHEY MUSIC CENTER, 80 WETZEL DRIVE, HANOVER, PA 17331-1144
5324392	+ UNIVERSITY OF MD ST. PAIN SPEC., P.O. BOX 412317, BOSTON, MA 02241-2317
5324405	+ WELLSPAN HEALTH, P.O. BOX 16243, PITTSBURGH, PA 15242-0243

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Apr 19 2024 22:33:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Apr 19 2024 22:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5324342	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 19 2024 18:43:12	AFFIRM INC, ATTN BANKRUPTCY, 650 CALIFORNIA ST FLR 12, SAN FRANCISCO, CA 94108-2716
5324345	+ Email/PDF: bncnotices@becket-lee.com	Apr 19 2024 18:43:13	AMEX, P.O. BOX 297871, FORT LAUDERDALE, FL 33329-7871
5324344	+ Email/PDF: bncnotices@becket-lee.com	Apr 19 2024 18:43:13	AMEX, P.O. BOX 297812, FORT LAUDERDALE, FL 33329-7812
5324346	Email/PDF: bncnotices@becket-lee.com	Apr 19 2024 18:43:19	AMEX, P.O. BOX 7871, FORT LAUDERDALE, FL 33329
5324343	+ Email/PDF: bncnotices@becket-lee.com	Apr 19 2024 18:43:19	AMEX, P.O. BOX 981540, EL PASO, TX 79998-1540
5330001	Email/PDF: bncnotices@becket-lee.com	Apr 19 2024 18:43:13	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5324347	+ EDI: TSYS2	Apr 19 2024 22:33:00	BARCLAYS BANK DELAWARE, P.O. BOX 8801, WILMINGTON, DE 19899-8801
5324348	+ EDI: TSYS2	Apr 19 2024 22:33:00	BARCLAYS BANK DELAWARE, P.O. BOX 8803, WILMINGTON, DE 19899-8803
5324349	+ EDI: CAPITALONE.COM	Apr 19 2024 22:33:00	CAPITAL ONE, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
5324350	+ EDI: CAPITALONE.COM	Apr 19 2024 22:33:00	CAPITAL ONE, PO BOX 85619, RICHMOND, VA 23285-5619

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5324356	EDI: CAPITALONE.COM	Apr 19 2024 22:33:00	CAPITAL ONE BANK, PO BOX 71083, CHARLOTTE, NC 28272-1083
5324354	EDI: CAPITALONE.COM	Apr 19 2024 22:33:00	CAPITAL ONE BANK, P.O. BOX 71107, CHARLOTTE, NC 28272-1107
5324353	EDI: CAPITALONE.COM	Apr 19 2024 22:33:00	CAPITAL ONE BANK, P.O. BOX 70885, CHARLOTTE, NC 28272-0885
5324355	+ EDI: CAPITALONE.COM	Apr 19 2024 22:33:00	CAPITAL ONE BANK, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
5324357	+ EDI: CAPITALONE.COM	Apr 19 2024 22:33:00	CAPITAL ONE BANK (USA), N.A.*, 1680 CAPITAL ONE DRIVE, MC LEAN, VA 22102-3407
5324361	+ EDI: CITICORP	Apr 19 2024 22:33:00	CITIBANK, P.O. BOX 790034, ST LOUIS, MO 63179-0034
5324362	EDI: CITICORP	Apr 19 2024 22:33:00	CITIBANK NORTH AMERICA, CITIBANK SD MC 425, 5800 SOUTH CORP PLACE, SIOUX FALLS, SD 57108
5324363	+ EDI: CITICORP	Apr 19 2024 22:33:00	CITIBANK/BEST BUY, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
5333809	EDI: CAPITALONE.COM	Apr 19 2024 22:33:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5333215	Email/PDF: bncnotices@becket-lee.com	Apr 19 2024 18:43:07	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5340930	EDI: CITICORP	Apr 19 2024 22:33:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5324364	+ EDI: DISCOVER	Apr 19 2024 22:32:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
5326332	EDI: DISCOVER	Apr 19 2024 22:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5324337	+ Email/Text: hrohrbaugh@cgalaw.com	Apr 19 2024 18:36:00	E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5324365	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 19 2024 18:36:00	FIRST ENERGY, P.O. BOX 3687, AKRON, OH 44309-3687
5324366	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 19 2024 18:36:00	GS BANK USA, ATTN: BANKRUPTCY, LOCKBOX 6112 PO BOX 7247, PHILADELPHIA, PA 19170-0001
5324367	+ Email/Text: ebn@heritagevalleyfcu.org	Apr 19 2024 18:36:00	HERITAGE VALLEY FCU, P.O. Box 3617, York, PA 17402-0637
5324340	EDI: IRS.COM	Apr 19 2024 22:33:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5324358	EDI: JPMORGANCHASE	Apr 19 2024 22:32:00	CHASE CARD SERVICES, P.O. BOX 15298, WILMINGTON, DE 19850
5324359	EDI: JPMORGANCHASE	Apr 19 2024 22:32:00	CHASE CARDMEMBER SERVICE, P O BOX 15291, WILMINGTON, DE 19886-5291
5328818	+ Email/Text: RASEBN@raslg.com	Apr 19 2024 18:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5324368	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 19 2024 18:36:00	KOHL'S/CAPITAL ONE, ATTN: CREDIT

			ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
5341570	Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2024 18:43:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5329535	+ Email/Text: BankruptcyEast@firstenergycorp.com	Apr 19 2024 18:36:00	Met-Ed, 101 Crawford's Corner Rd, Bldg #1 Suite 1-511, Holmdel, NJ 07733-1976
5324370	+ EDI: NAVIENTFKASMSERV.COM	Apr 19 2024 22:33:00	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9640, WILES-BARR, PA 18773-9640
5326216	EDI: NAVIENTFKASMSERV.COM	Apr 19 2024 22:33:00	NAVIENT, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
5324371	+ Email/Text: bankruptcynotices@psecu.com	Apr 19 2024 18:36:00	P S E C U, ATTENTION: BANKRUPTCY, PO BOX 67013, HARRISBURG, PA 17106-7013
5324339	+ EDI: PENNDEPTREV	Apr 19 2024 22:33:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5324339	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 19 2024 18:36:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5477800	EDI: PRA.COM	Apr 19 2024 22:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5477801	EDI: PRA.COM	Apr 19 2024 22:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5341089	EDI: PRA.COM	Apr 19 2024 22:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5341140	+ Email/Text: bankruptcynotices@psecu.com	Apr 19 2024 18:36:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5324372	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 19 2024 18:36:00	QUICKEN LOANS, ATTN: BANKRUPTCY, 1050 WOODWARD AVENUE, DETROIT, MI 48226-3573
5329202	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 19 2024 18:36:00	Quicken Loans, LLC fka Quicken Loans Inc, 635 Woodward Avenue, Detroit, MI 48226-3408
5327121	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 19 2024 18:36:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
5324373	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 19 2024 18:36:00	SANTANDER CONSUMER USA, P.O. BOX 961211, FORT WORTH, TX 76161-0211
5324374	+ Email/Text: cathy@scratchpay.com	Apr 19 2024 18:36:00	SCRATCH FNCL, 815 COLORADO BLVD, LOS ANGELES, CA 90041-1703
5324338	+ Email/Text: karen.brown@treasury.gov	Apr 19 2024 18:36:00	SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5324375	EDI: AISSPRINT	Apr 19 2024 22:33:00	SPRINT*, ATTN: BANKRUPTCY DEPT., PO BOX 7949, OVERLAND PARK, KS 66207-0949
5324376	+ EDI: SYNC	Apr 19 2024 22:32:00	SYNCB/CARE CREDIT, P.O. BOX 96504, ORLANDO, FL 32896-0001
5324377	+ EDI: SYNC	Apr 19 2024 22:32:00	SYNCB/GOOGLE, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5324378	+ EDI: SYNC	Apr 19 2024 22:32:00	SYNCB/MARVEL DC, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5324380	+ EDI: SYNC	Apr 19 2024 22:32:00	SYNCB/PPC, P.O. BOX 965060, ORLANDO, FL 32896-5060
5324379	+ EDI: SYNC	Apr 19 2024 22:32:00	SYNCB/PPC, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5324383	EDI: SYNC		

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5324381	+ EDI: SYNC	Apr 19 2024 22:32:00	SYNCHRONY BANK, P.O. BOX 965033, ORLANDO, FL 32896-5033
5324382	EDI: SYNC	Apr 19 2024 22:32:00	SYNCHRONY BANK, 950 FORRER BLVD., KETTERING, OH 45420-1469
5324384	+ EDI: SYNC	Apr 19 2024 22:32:00	SYNCHRONY BANK, ATTN: BANKRUPTCY DEPT., PO BOX 965061, ORLANDO, FL 32896-5061
5324385	+ EDI: SYNC	Apr 19 2024 22:32:00	SYNCHRONY BANK/AMAZON, P.O. BOX 965060, ORLANDO, FL 32896-5060
5324386	+ EDI: SYNC	Apr 19 2024 22:32:00	SYNCHRONY BANK/CARE CREDIT, P.O. BOX 965060, ORLANDO, FL 32896-5060
5324387	+ EDI: SYNC	Apr 19 2024 22:32:00	SYNCHRONY BANK/CARE CREDIT, P.O. BOX 965064, ORLANDO, FL 32896-5064
5325438	+ EDI: AIS.COM	Apr 19 2024 22:32:00	SYNCHRONY BANK/LOWES, P.O. BOX 965060, ORLANDO, FL 32896-5060
5324388	+ EDI: WTRRN BANK.COM	Apr 19 2024 22:39:00	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
5324389	EDI: WTRRN BANK.COM	Apr 19 2024 22:33:00	TARGET, C/O FINANCIAL & RETAIL SRVS, MAILSTOP BT POB 9475, MINNEAPOLIS, MN 55440-9475
5324390	+ EDI: WTRRN BANK.COM	Apr 19 2024 22:33:00	TARGET NATIONAL BANK, PO BOX 660170, DALLAS, TX 75266-0170
5333533	+ Email/Text: bncmail@w-legal.com	Apr 19 2024 22:33:00	TARGET NATIONAL BANK-VISA, P O BOX 673, MINNEAPOLIS, MN 55440-0673
5324391	^ MEBN	Apr 19 2024 18:36:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5324393	^ MEBN	Apr 19 2024 18:33:01	TELECOM SELF-REPORTED, PO BOX 4500, ALLEN, TX 75013-1311
5324394	EDI: WFFC	Apr 19 2024 18:32:51	UTILITY SELF-REPORTED, PO BOX 4500, ALLEN, TX 75013-1311
5324395	+ EDI: WFFC2	Apr 19 2024 22:33:00	WELLS FARGO BANK, P. O. BOX 5169, SIOUX FALLS, SD 57117-5169
5324396	+ EDI: WFFC2	Apr 19 2024 22:33:00	WELLS FARGO BANK *, P.O. BOX 10438, DES MOINES, IA 50306-0438
5324397	+ EDI: WFFC2	Apr 19 2024 22:33:00	WELLS FARGO BANK N.A., P.O. BOX 130000, RALEIGH, NC 27605-1000
5324398	EDI: WFFC2	Apr 19 2024 22:33:00	WELLS FARGO BANK NA, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001
5324399	+ EDI: WFFC2	Apr 19 2024 22:33:00	WELLS FARGO BANK NA*, PO BOX 94435, ALBUQUERQUE, NM 87199-4435
5324401	+ EDI: WFFC	Apr 19 2024 22:33:00	WELLS FARGO BANK NA*, ATTN: BANKRUPTCY DEPARTMENT, 3476 STATEVIEW BLVD; MAC #D3347-014, FORT MILL, SC 29715-7200
5324400	+ EDI: WFFC2	Apr 19 2024 22:33:00	WELLS FARGO CARD SERVICE, 3201 N. 4TH AVE., SIOUX FALLS, SD 57104-0700
5324402	EDI: WFFC2	Apr 19 2024 22:33:00	WELLS FARGO CARD SERVICE, PO BOX 14517, DES MOINES, IA 50306-3517
5324403	EDI: WFFC2	Apr 19 2024 22:33:00	WELLS FARGO CARD SERVICES, P.O. BOX 30086, LOS ANGELES, CA 90030-0086
		Apr 19 2024 22:33:00	WELLS FARGO CARD SERVICES, PO BOX

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5324404	EDI: WFFC2		10347, DES MOINES, IA 50306-0347
		Apr 19 2024 22:33:00	WELLS FARGO CARD SERVICES, P. O. BOX 77053, MINNEAPOLIS, MN 55480-7753
5330853	EDI: WFFC2		
		Apr 19 2024 22:33:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5324341	+ Email/Text: kcm@yatb.com		
		Apr 19 2024 18:36:00	YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156
TOTAL: 84			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5324352	*	CAPITAL ONE, P. O. BOX 85619, RICHMOND, VA 23285-5619
5477804	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5477805	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5338871	*+	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
5330936	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 2 Laura E. Scholze hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 James P. Scholze hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Quicken Loans LLC bkgroup@kmlawgroup.com
Michael Patrick Farrington	

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on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com

Michael Patrick Farrington

on behalf of Creditor Quicken Loans LLC mfarrington@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1

James P. Scholze

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3352

EIN --

Debtor 2

Laura E. Scholze

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3719

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-01416-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James P. Scholze

Laura E. Scholze

By the  
court:4/19/24Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;





- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**